

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Frank V Santella Sr  
Betty Santella  
Debtor(s)

Case No. 09 B 30483

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/19/2009.
- 2) The plan was confirmed on 11/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/30/2012, 09/19/2012, 10/31/2012, 12/12/2012, 08/20/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 08/08/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$95,436.88.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$98,585.00
Less amount refunded to debtor	\$0.00

<b>NET RECEIPTS:</b>	<b>\$98,585.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,810.37
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$6,110.37</b>
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Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Airlines	Unsecured	1,000.00	NA	NA	0.00	0.00
Barclays Bank of Delaware	Unsecured	1,500.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	2,600.00	2,270.32	2,270.32	1,755.34	0.00
Becket & Lee	Unsecured	2,500.00	2,128.22	2,128.22	1,645.48	0.00
Becket & Lee	Unsecured	6,800.00	6,359.98	6,359.98	4,917.36	0.00
Capital One	Unsecured	3,900.00	NA	NA	0.00	0.00
Capital One	Unsecured	6,900.00	NA	NA	0.00	0.00
Carson Pirie Scott & Co	Unsecured	400.00	NA	NA	0.00	0.00
Chase	Unsecured	4,300.00	NA	NA	0.00	0.00
Chase	Unsecured	18,000.00	NA	NA	0.00	0.00
Chase Bank USA NA	Unsecured	6,300.00	6,093.99	6,093.99	4,711.70	0.00
Citgo	Unsecured	1,300.00	NA	NA	0.00	0.00
CitiFinancial	Secured	12,895.00	12,895.00	12,895.00	12,895.00	209.71
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Creditors Bankruptcy Service	Unsecured	150.00	121.65	121.65	93.98	0.00
Department Stores National Bank	Unsecured	150.00	112.52	112.52	86.93	0.00
Discover Financial Services	Unsecured	5,500.00	5,229.91	5,229.91	4,043.62	0.00
ECast Settlement Corp	Unsecured	500.00	433.34	433.34	335.05	0.00
ECast Settlement Corp	Unsecured	400.00	234.27	234.27	181.13	0.00
ECast Settlement Corp	Unsecured	NA	230.59	230.59	178.29	0.00
ECast Settlement Corp	Unsecured	8,600.00	8,452.49	8,452.49	6,535.22	0.00
ECast Settlement Corp	Unsecured	6,800.00	6,482.04	6,482.04	5,011.73	0.00
Fifth Third Bank	Unsecured	3,300.00	3,661.64	3,661.64	2,831.08	0.00
HSBC	Unsecured	5,300.00	NA	NA	0.00	0.00
HSBC	Unsecured	3,600.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,700.00	NA	NA	0.00	0.00
JP Morgan Chase Bank NA	Secured	54,077.00	54,249.12	54,249.12	0.00	0.00
Marriott Ownership	Unsecured	7,281.00	NA	NA	0.00	0.00
Ophrys LLC	Unsecured	NA	2,943.74	2,943.74	2,276.01	0.00
Portfolio Recovery Associates	Unsecured	5,100.00	4,949.20	4,949.20	3,826.58	0.00
Portfolio Recovery Associates	Unsecured	3,800.00	3,785.08	3,785.08	2,926.52	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	4,000.00	3,731.92	3,731.92	2,885.42	0.00
Portfolio Recovery Associates	Unsecured	6,500.00	6,273.14	6,273.14	4,850.22	0.00
Portfolio Recovery Associates	Unsecured	NA	1,426.54	1,426.54	1,102.96	0.00
Portfolio Recovery Associates	Unsecured	9,000.00	8,973.94	8,973.94	6,938.39	0.00
Portfolio Recovery Associates	Unsecured	800.00	663.34	663.34	512.88	0.00
Portfolio Recovery Associates	Unsecured	22,800.00	22,043.20	22,043.20	17,043.17	0.00
Portfolio Recovery Associates	Unsecured	1,700.00	1,527.73	1,527.73	1,181.20	0.00
Portfolio Recovery Associates	Unsecured	1,000.00	804.15	804.15	621.75	0.00
Portfolio Recovery Associates	Unsecured	300.00	192.28	192.28	148.67	0.00
Portfolio Recovery Associates	Unsecured	2,000.00	1,725.23	1,725.23	1,333.90	0.00
Portfolio Recovery Associates	Unsecured	500.00	386.89	386.89	299.14	0.00
RBS	Unsecured	6,700.00	NA	NA	0.00	0.00
RBS	Unsecured	10,300.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	3,100.00	1,288.46	1,288.46	996.20	0.00
Washington Mutual Home Loans	Secured	292,016.00	293,290.95	293,290.95	0.00	0.00
Washington Mutual Home Loans	Secured	292,016.00	100.00	100.00	100.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$347,540.07	\$0.00	\$0.00
Mortgage Arrearage	\$100.00	\$100.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$12,895.00	\$12,895.00	\$209.71
<b>TOTAL SECURED:</b>	<b>\$360,535.07</b>	<b>\$12,995.00</b>	<b>\$209.71</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$102,525.80</b>	<b>\$79,269.92</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$6,110.37
Disbursements to Creditors	\$92,474.63
<b>TOTAL DISBURSEMENTS :</b>	<b>\$98,585.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/06/2015

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.